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Highway Loss Data Institute
Insurance Theft Report

Passenger Vehicles, Vans, Pickups, and Utility Vehicles

1988 Models During Their First Year
1987 Models During Their First Two Years
1986 Models During Their First Three Years

HLDI T88-1

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SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1986, 1987, and 1988 model year passenger vehicles, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Vehicles

• The theft loss results of different cars vary enormously. Average theft loss payments per insured vehicle year ranged from less than $1 to nearly $500. The 1986 Porsche 911 Targa/Cabriolet had the highest average loss payments per insured vehicle year and the 1988 Chevrolet Celebrity station wagon had the lowest.

• European designed cars, led by Volkswagen models, had the highest frequency of theft claims. The theft of car radios is a major cause of the high frequency of theft claims for these cars. Domestic four-door and station wagon models had the lowest claim frequencies.

• The 1987 Chevrolet Corvette convertible had the highest average loss payment per theft claim; it was $14,945.

• Sports and specialty models had the highest overall theft losses. In each model year, they accounted for approximately 15 percent of the total exposure but were responsible for about 40 percent of the total dollars paid in theft claims.

• The generally consistent pattern of theft results for 1986-88 models indicates that 1989 and subsequent models of these cars are likely to have similar theft losses.

Vans, Pickups, Utility Vehicles

• Large utility vehicles had the highest overall theft losses in each model year and small pickups had the lowest.

• Vans and intermediate utility vehicles also had claim frequencies and average payments per claim that exceeded the all-passenger-vehicle results in all three model years.

• Small utility vehicles had the highest claim frequencies but the lowest average loss payments per claim in each model year.

• The Suzuki Samurai, a small utility vehicle, had the highest theft claim frequency in each of the three model years.

• Chevrolet and GMC pickups had dramatically lower theft losses in 1988 compared to earlier model years. A major redesign is considered the principal reason for the declines.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles -- especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience, under comprehensive coverage, of 1988 models during their first year of availability, 1987 models during their first two years, and 1986 models during their first three years. Results are presented separately for passenger vehicles and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

The results presented in this report include the compiete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways to reduce crash damage, crash injuries, and theft losses, and that it also will inform the public about differences in the loss experience produced by different kinds of vehicles.

RESULTS AND DISCUSSION

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger vehicles from three model years: 1988 models during their first year of availability, 1987 models during their first two years, and 1986 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributed to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger vehicles* of each model year. Thus, for example, the relative claim frequency of 370 for the 1986 Porsche 911 Targa/Cabriolet (Table 1) indicates a claim frequency that is 3.70 times the average frequency for all 1986 model year passenger vehicles combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger vehicles*.

Passenger Vehicles

The theft analyses for 1988 model year passenger vehicles are based on over 2.1 million insured vehicle years of exposure; those for the 1987 models on 6.3 million insured vehicle years; and those for the 1986 models on more than 10 million insured vehicle years. Results are not given separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

1986-88 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 1 summarizes the 1986-88 model year passenger vehicles with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. Table 1 also includes the claim frequency and average loss payment per claim results for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. The last row in the table gives the actual all-car values for each loss category. Table 1 lists all cars with a relative average loss payment per insured vehicle year in excess of 500 (at least five times the average for all cars) in at least one of the three model years. Each relative average loss payment per insured vehicle year result that exceeds 500 is shown in bold print.

Eight of the twelve cars included in Table 1 are sports or specialty models, and, except for the three Volkswagen models, all the cars listed had above average results for both claim frequency and average loss payment per claim. The 1986 Porsche 911 Targa/Cabriolet had by far the highest average theft payment per insured vehicle year -- almost $500, or more than 24 times the all-car result. Results for the 1987 and 1988 model year Porsche 911 Targa/Cabriolet were not given because of insufficient exposure. The

1987 Chevrolet Corvette convertible had the highest average loss payment per claim. Its relative index of 718 translates to an average payment per claim of nearly $15,000.

The seven domestic models among the cars with the highest average loss payments per insured vehicle year were all manufactured by General Motors. Most of these cars, as well as the European imports, had results that deteriorated over the three model years.

General Motors equipped the Chevrolet Corvette with a newly designed theft deterrent system beginning in the 1986 model year. Previous HLDI theft reports showed improved theft results for the Corvette beginning with the 1986 model. However, the results for the 1987 Corvette jumped by 45 percent over the 1986 results to nearly eight times the all-car average.

1986-88 Models with the Highest Claim Frequencies

Table 2 summarizes the 1986-88 model year passenger vehicles with the highest theft claim frequencies. It lists all cars that have relative claim frequencies exceeding 400 (at least four times the average for all cars) in at least one of the three model years. Each relative claim frequency result that exceeds 400 is shown in bold print.

Most of the cars listed in Table 2 are European imports. It should be emphasized that this table summarizes the results of the *frequency* of theft claims, including claims for stolen components (e.g., radios). All of the cars listed in Table 2, except for the Porsche 944 Coupe, have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (Radios in these models are frequently stolen.) The year-to-year consistency in these results suggests that newer models of these cars are also likely to have worse than average theft claim frequencies.

In the 1986 and 1987 model years, the Volkswagen GTI had the highest reported theft claim frequency, as much as nearly 10 times the result for all cars combined in one of the model years. For each model year, however, its average payment per claim was substantially less than the all-car average. Seven other Volkswagen models and both models of the Saab 900 were among the cars with the highest theft claim frequencies.

1986-88 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 3 summarizes the 1986-88 model year passenger vehicles with the lowest average theft loss

TABLE 1 Theft Results: 1986-88 Models
Passenger Vehicles With the Highest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Porsche 911 Targa/Cabriolet	370			654			2423		
Pontiac Firebird	292	300	330	207	243	250	**606**	**727**	**825**
Chevrolet Corvette	162	176		340	454		**550**	**798**	
Chevrolet Monte Carlo	177	192	208	261	300	376	462	**578**	**780**
Chevrolet Corvette Conv.	124	106		506	718		**629**	**760**	
Chevrolet Camaro	295	259	279	230	263	223	**678**	**683**	**623**
Mercedes-Benz 560SL	191	187		322	339		**613**	**634**	
Volkswagen GTI	983	888		48	70		468	**619**	
Volkswagen Cabriolet	799	659		77	94		**614**	**618**	
Volkswagen Scirocco	590	683		64	80		380	**545**	
Cadillac Brougham	250	271	372	170	168	141	426	455	**526**
Buick Regal	154	180	*	207	287	*	318	**516**	*
All Car Average = 100									
Actual Results =	*9.9***	*9.6***	*8.3***	*$1,958*	*$2,081*	*$2,106*	*$19.4*	*$20.0*	*$17.5*

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year at least five times the all-car average.

*Comparable model not produced for this model year.

**Claims per 1,000 insured vehicle years.

payments per insured vehicle year. It includes all cars with relative results of 12 or less in at least one of the three model years. The cars with results shown in bold print have average loss payments per insured vehicle year that are 12 percent or less of the all-car averages in at least one of the three model years.

The passenger vehicles in Table 3 with the lowest average theft loss payments per insured vehicle year are predominately domestic models and the top four are station wagons. Only seven of the cars had enough exposure to report 1988 model results.

The 1988 Chevrolet Celebrity station wagon had the lowest average loss payment per insured vehicle year; its payments average only three percent of the payments for all cars combined, or less than $0.60 per year.

1986-88 Models with the Lowest Claim Frequencies

Table 4 summarizes the 1986-88 model year passenger vehicles with the lowest claim frequencies. It includes all cars with relative claim frequencies of 25 or less in at least one of the model years. Individual model year results of 25 or less, which is a theft claim frequency less than or equal to one-fourth the average for all cars, are shown in bold print.

All of the cars listed in Table 4, except for the Plymouth Colt Vista, Renault Premier, and Toyota Camry are domestic models and all are four-door models or station wagons. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year. The only large car in Table 4 is the Ford Crown Victoria station wagon.

Sports and Specialty Cars Primary Theft Targets

Table 5 shows that sports and specialty cars continue to account for an overwhelming share of all theft losses. Although these cars account for only about 15 percent of the total insurance exposure, they are responsible for more than 25 percent of all the theft claims and for approximately 40 percent of the total dollars paid for theft claims. In contrast, station wagons and passenger vans represent nearly 12 percent of the exposure in each model year but less than six percent of the claims and less than four percent of paid theft losses.

Results for Individual Series

Tables 9, 10, and 11 (beginning on page 10) present detailed theft coverage results for all 1988, 1987, and 1986 model year passenger vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft

TABLE 2 Theft Results: 1986-88 Models
Passenger Vehicles With the Highest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Volkswagen GTI	**983**	**888**		48	70		468	619	
Volkswagen Jetta - 2 Dr.	**744**	**820**		42	40		314	325	
Volkswagen Cabriolet	**799**	**659**		77	94		614	618	
Volkswagen Golf - 2 Dr.	**466**	**569**	733	38	35	33	175	201	241
Volkswagen Scirocco	**590**	**683**		64	80		380	545	
Volkswagen Jetta - 4 Dr.	**567**	**630**	676	48	51	55	274	320	372
Volkswagen Golf - 4 Dr.	312	**474**		37	35		116	164	
Porsche 944 Coupe	**473**	372		89	119		422	443	124
Volkswagen Fox - 4 Dr.	*	315	468	*	33	27	*	104	
Saab 900 - 2 Dr.	**457**	**425**		66	76		301	323	
Peugeot 505 - 4 Dr.	**438**			42			185		
Saab 900 - 4 Dr.	**435**	348		60	68		260	236	
Porsche 924 Coupe		**412**			59			244	
Hyundai Excel - 4 Dr.	232	365	411	43	35	37	100	127	151
All Car Average = 100									
Actual Results =	9.9**	9.6**	8.3**	$1,958	$2,081	$2,106	$19.4	$20.0	$17.5

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies at least five times the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

TABLE 3 Theft Results: 1986-88 Models
Passenger Vehicles With the Lowest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Chevrolet Celebrity - S.W.	31	33	31	66	79	10	21	26	**3**
Ford Crown Victoria - S.W.	31	11		84	33		26	**4**	
Plymouth Reliant - S.W.	37	30		32	23		**12**	**7**	
Mercury Lynx - S.W.	25		•	31		•	**8**		•
Mercury Marquis - 4 Dr.	45	•	•	17	•	•	**8**	•	•
Plymouth Gran Fury	48	86		17	44		**8**	38	
Dodge Dynasty	•	•	34	•	•	27	•	•	**9**
Dodge Omni - 4 Dr.	37	33	24	76	58	41	28	19	**10**
Dodge Colt Vista - 4WD	31			36			**11**		
Plymouth Grand Voyager	•	•	48	•	•	23	•	•	**11**
Mercury Topaz - 4 Dr.	82	66	31	30	46	36	25	30	**11**
Ford Tempo - 2 Dr.	37	36	41	79	86	28	29	31	**11**
Ford Escort - S.W.	23	25	29	68	47	71	15	**12**	21
All Car Average = 100									
Actual Results =	9.9**	9.6**	8.3**	$1,958	$2,081	$2,106	$19.4	$20.0	$17.5

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year 12 percent or less of the all-car average.

TABLE 4 Theft Results: 1986-88 Models
Passenger Vehicles With the Lowest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Ford Crown Victoria - S.W.	31	11		84	33		26	4	
Chevrolet Cavalier - 4 Dr.	38	42	20	61	62	71	23	26	14
Plymouth Colt Vista	32	21		68	75		22	16	
Renault Premier	•	•	22	•	•	93	•	•	20
Ford Escort - S.W.	23	25	29	68	47	71	15	12	21
Dodge Omni - 4 Dr.	37	33	24	76	58	41	28	19	10
Dodge Aries - S.W.	35	24		37	58		13	14	
Chevrolet Cavalier - S.W.	25	25		54	77		13	19	
Mercury Lynx - S.W.	25		•	31		•	8		•
Plymouth Horizon - 4 Dr.	25	29	34	83	56	82	21	16	28
Toyota Camry - S.W.	•	36	25	•	51	194	•	18	49
All Car Average = 100									
Actual Results =	9.9**	9.6**	8.3**	$1,958	$2,081	$2,106	$19.4	$20.0	$17.5

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies one-fourth or less of the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

Noteworthy were the results for the more expensive Ford Motor Company products. In general, the theft claim frequencies for the Ford Thunderbird, Mercury Cougar and Grand Marquis, and Lincoln Continental, Mark VII, and Town Car were lower than the all-car frequencies, but their average payments per theft claim were more than double the all-car averages. This same phenomenon was noted for some of the larger size Japanese imports -- Mazda 929, Mitsubishi Galant, Nissan Maxima, and Toyota Cressida. The results for Cadillac models (DeVille, Eldorado, and Seville) were just the reverse -- high claim frequencies but lower than average payments per claim.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1986, 1987, and 1988 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1988 model year vans, pickups, and utility vehicles

TABLE 5 **Theft Results: 1986-88 Passenger Vehicles**
Distribution of Exposure, Paid Claims, and Paid Losses by Body Style and Size Class

Size Class	Exposure	Paid Claims	Paid Losses
Small			
Two-Door	13.9%	16.3%	10.5%
Four-Door	13.0	16.9	9.4
Station Wagon/Passenger Van	2.8	1.5	1.0
Sports & Specialty	3.6	7.0	9.5
Midsize			
Two-Door	13.2	11.1	16.5
Four-Door	24.8	16.1	12.9
Station Wagon/Passenger Van	3.6	1.5	0.7
Sports & Specialty	7.8	13.4	21.8
Large			
Two-Door	0.6	0.5	0.5
Four-Door	7.9	6.8	7.4
Station Wagon/Passenger Van	5.6	2.8	1.7
Sports & Specialty	3.3	6.2	8.0
All Size Classes			
Two-Door	27.7	27.8	27.6
Four-Door	45.7	39.8	29.7
Station Wagon/Passenger Van	11.9	5.7	3.5
Sports & Specialty	14.7	26.7	39.3

are based on a total exposure of nearly 700,000 insured vehicle years; those for 1987 models on 1.75 million insured vehicle years; and those for 1986 models on 2.9 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,500 pounds or less and standard pickups with curb weight greater than 3,500 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate utility vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 6 summarizes theft losses for 1986-88 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for all passenger vehicles in each loss category for each model year. Thus, for example, the value 112 for the relative claim frequency for 1986 model year vans indicates a result that is 12 percent greater than the 9.9 claims per 1,000 insured vehicle years for all 1986 passenger vehicles.

Table 6 shows that in all three model years the heaviest theft losses were sustained by large utility vehicles. It is clear as well that losses for all three size categories of utility vehicles have increased considerably for the more recent model years. Small pickups had the lowest average loss payments per insured vehicle year in all three model years. Small utility vehicles had the highest claim frequencies but the lowest average loss payments per claim in all three years. Theft results for standard-size pickups improved dramatically with the 1988 models.

1986-88 Models with the Highest Average Loss Payments per Insured Vehicle Year

Table 7 summarizes the 1986-88 model year vans, pickups, and utility vehicles with the highest average loss payments per insured vehicle year. This table includes vehicles with a relative average loss payment per insured vehicle year exceeding 400, or more than four times the all-passenger-car result.

Table 7 contains only standard-size pickups and utility vehicles; no small pickups or vans had theft losses sufficiently large to be listed. The average loss payment per insured vehicle year for the 1986 Toyota 4Runner wagon, an intermediate utility vehicle, was nearly seven times the result for all 1986 passenger vehicles. All the vehicles listed in Table 7 had above average theft claim frequencies and average loss payments per claim for model years 1986 and 1987. The theft claim frequencies and average loss payments per claim for 1988 models of Chevrolet and GMC pickups were dramatically lower than the results for previous model years. This drop coincided with a major design change for these models; the design change did *not* include the addition of any theft deterrent systems. Previous HLDI summaries have reported large reductions in theft losses following major redesign efforts.

TABLE 6 Summary of Theft Losses
1986-88 Models - Vans, Pickups, and Utility Vehicles

		1986 Models	1987 Models	1988 Models
Relative Claim Frequency	Vans	112	123	122
	Small Pickups	97	103	109
	Standard Pickups	143	142	103
	Small Utility Vehicles	161	242	290
	Intermediate Utility Vehicles	103	107	136
	Large Utility Vehicles	105	118	131
Relative Average Loss Payment Per Claim	Vans	112	106	122
	Small Pickups	76	74	80
	Standard Pickups	163	191	99
	Small Utility Vehicles	67	57	62
	Intermediate Utility Vehicles	140	157	205
	Large Utility Vehicles	233	255	351
Relative Average Loss Payment Per Insured Vehicle Year	Vans	125	130	149
	Small Pickups	74	76	87
	Standard Pickups	233	271	102
	Small Utility Vehicles	108	138	179
	Intermediate Utility Vehicles	144	168	278
	Large Utility Vehicles	243	300	459

TABLE 7 Theft Results: 1986-88 Vans, Pickups, and Utility Vehicles With the Highest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Toyota 4Runner Wagon	248			275			681		
Chevrolet 10 Series	234	247	105	208	252	104	486	621	109
Toyota 4Runner	201	239		129	217		259	517	
GMC 1500 Series 4x4	129	160	68	268	317	127	347	507	86
GMC 1500 Series	229	216	93	163	219	101	374	472	94
Chevrolet 10 Series 4x4	171	170	72	263	272	155	450	463	112
Chevrolet Suburban (1/2 T)	133	175	126	250	264	334	333	461	420
Chevrolet K10 Blazer	132	139		291	311		384	433	
All Car Average = 100									
Actual Results =	9.9**	9.6**	8.3**	$1,958	$2,081	$2,106	$19.4	$20.0	$17.5

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year at least four times the all-car average.

TABLE 8 Theft Results: 1986-88 Vans, Pickups, and Utility Vehicles With the Highest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1986	1987	1988	1986	1987	1988	1986	1987	1988
Suzuki Samurai	652	751	875	37	35	39	238	266	338
Ford F-250 Super Cab	148	233	311	169	110	38	249	257	119
Jeep Wrangler	*	254	304	*	109	128	*	276	388
Jeep CJ-7	282	*	*	78	*	*	219	*	*
Ford F-150 Super Cab	267	223	228	67	75	78	178	168	177
Toyota 4Runner Wagon	248			275			681		
Chevrolet 10 Series	234	247	105	208	252	104	486	621	109
Toyota 4Runner	201	239		129	217		259	517	
GMC 1500 Series	229	216	93	163	219	101	374	472	94
Toyota Standard Bed 4x4	202	199	217	89	97	93	179	193	202
Toyota Xtra Cab 4x4	210	188	194	133	136	106	279	256	205
Suzuki Samurai Van	179	207		32	50		57	104	
All Car Average = 100									
Actual Results =	9.9**	9.6**	8.3**	$1,958	$2,081	$2,106	$19.4	$20.0	$17.5

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies at least two times the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

1986-88 Models with the Highest Claim Frequencies

Table 8 summarizes the 1986-88 model year vans, pickups, and utility vehicles with the highest theft claim frequencies. It includes vehicles with theft claim frequencies that are at least double the all-passenger vehicle claim frequency in at least one of the model years.

Seven pickups and five utility vehicles, four of which are small, are listed in Table 8. The Suzuki Samurai, a small utility vehicle, had by far the highest theft claim frequencies, but its average loss payment per claim was extremely low in each year. The pickups, except for the 1988 Chevrolet and GMC models, had consistently high claim frequencies in all three model years.

Tables 12, 13, and 14 (beginning on page 27) present detailed comprehensive theft coverage results for all 1988, 1987, and 1986 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for *all passenger vehicles* for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle type and size group.

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	All	2,158,428	100 = 8.3	100 = $2,106	100 = $17.5
		SMALL CARS			
TWO-DOOR MODELS		331,296	123	58	71
Plymouth	Sundance	6,053	84	29	25
Ford	Festiva	20,615	68	38	26
Toyota	Tercel	22,405	59	48	28
Pontiac	Lemans	10,483	136	25	34
Mercury	Tracer	10,960	56	62	35
Mazda	323	9,437	137	27	37
Honda	Civic	14,314	99	38	37
Toyota	Corolla	7,238	81	47	38
Dodge	Colt	6,061	113	34	39
Ford	88 1/2 Escort	11,119	65	74	48
Nissan	Sentra	34,382	127	42	53
Yugo	Yugo	5,602	167	37	62
Ford	Escort	32,016	100	67	67
Toyota	Corolla FX	9,223	60	112	67
Dodge	Shadow	6,228	64	109	69
Toyota	Celica	14,090	52	163	85
Volkswagen	Fox	4,748	293	29	86
Acura	Integra	8,115	103	85	87
Dodge	Daytona	14,923	81	113	92
Mazda	MX-6	11,398	107	88	95
Nissan	Pulsar	7,682	194	51	98
Hyundai	Excel	24,706	324	42	135
Volkswagen	Golf	1,912	733	33	241
FOUR-DOOR MODELS		248,594	167	48	81
Dodge	Omni	10,170	24	41	10
Chevrolet	Nova	18,931	37	41	15
Ford	Escort	12,713	39	71	28
Plymouth	Horizon	11,240	34	82	28
Nissan	Sentra	6,834	126	23	29
Toyota	Corolla	24,572	74	40	29
Mercury	Tracer	7,790	49	95	47
Plymouth	Sundance	5,994	74	64	48
Honda	Civic	26,567	90	56	50
Dodge	Shadow	5,575	26	212	55
Pontiac	Lemans	9,657	140	49	69
Chevrolet	Spectrum	5,424	167	53	88

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (Cont'd)			
Mazda	323	15,824	132	82	108
Volkswagen	Fox	7,554	468	27	124
Hyundai	Excel	42,805	411	37	151
Volkswagen	Jetta	9,873	676	55	372
STATION WAGONS/PASSENGER VANS		37,043	75	59	44
Ford	Escort	7,221	29	71	21
Subaru	DL/GL 4WD	7,073	46	113	52
SPORTS & SPECIALTY		46,872	180	186	334
Honda	Civic CRX	10,827	232	44	102
Mazda	RX-7	6,170	83	130	108
		MIDSIZE CARS			
TWO-DOOR MODELS		340,303	73	140	103
Ford	Tempo	7,882	41	28	11
Pontiac	Grand Prix	11,437	30	56	17
Buick	Regal	19,132	26	135	34
Oldsmobile	Cutlass FWD	9,409	39	98	38
Chevrolet	Beretta	75,034	59	69	41
Pontiac	Sunbird	8,780	75	75	57
Honda	Accord	17,897	95	68	65
Pontiac	Grand Am	34,202	82	100	82
Oldsmobile	Calais	14,059	94	91	85
Chrysler	LeBaron	8,666	84	107	90
Chevrolet	Cavalier	29,833	79	123	97
Mercury	Cougar	22,619	73	212	154
Ford	Thunderbird	23,385	61	266	163
Honda	Prelude	23,541	130	168	219
Oldsmobile	Cutlass RWD	6,446	172	203	348
Chevrolet	Monte Carlo	7,003	208	376	780
FOUR-DOOR MODELS		522,266	64	82	53
Dodge	Dynasty	7,319	34	27	9
Mercury	Topaz	9,134	31	36	11
Chevrolet	Cavalier	11,856	20	71	14

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (Cont'd)				
Plymouth	Reliant	16,501	49	37	18
Renault	Premier	5,740	22	93	20
Buick	Skylark	5,362	54	45	25
Ford	Taurus	33,971	64	39	25
Ford	Tempo	27,753	38	68	26
Chevrolet	Corsica	63,422	40	79	31
Dodge	Aries	13,226	30	108	32
Mercury	Sable	10,844	46	84	39
Buick	Century	14,282	82	52	43
Volvo	240	6,216	122	46	56
Toyota	Camry	47,088	65	87	57
Chrysler	New Yorker (C Body)	10,728	84	68	57
Honda	Accord	77,326	96	65	62
Mazda	626	18,187	84	77	64
Oldsmobile	Calais	7,750	77	85	65
Oldsmobile	Cutlass Ciera	31,065	65	107	69
Chevrolet	Celebrity	25,440	62	124	77
Pontiac	Grand Am	12,329	90	109	97
Pontiac	6000	8,470	99	99	98
Mazda	929	6,930	52	202	105
Renault	Medallion	6,502	182	85	154
Nissan	Maxima	11,314	83	227	187
STATION WAGONS/PASSENGER VANS		**59,617**	**37**	**53**	**20**
Chevrolet	Celebrity	6,397	31	10	3
Ford	Taurus	15,385	55	31	17
Toyota	Camry	5,009	25	194	49
SPORTS & SPECIALTY		**164,088**	**157**	**169**	**266**
Acura	Legend 4D	10,360	59	109	65
Chrysler	LeBaron Conv.	7,414	83	100	83
Volvo	740 4D	5,489	156	80	125
Cadillac	Eldorado	5,662	201	71	143
Acura	Legend 2D	5,426	85	174	148
Ford	Mustang	36,860	140	113	159
Ford	Mustang Conv.	6,470	164	117	192
Lincoln	Mark VII	11,727	88	284	250
Chevrolet	Camaro	17,585	279	223	623
Pontiac	Firebird	12,520	330	250	825

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		3,604	**	**	**
FOUR-DOOR MODELS		150,233	91	133	121
Chrysler	New Yorker 5th Ave	7,201	114	37	43
Buick	LeSabre	20,178	83	90	75
Ford	Crown Victoria	16,547	48	158	76
Buick	Electra	13,779	93	90	84
Oldsmobile	Ninety-Eight	13,587	116	74	85
Oldsmobile	Delta 88	24,629	106	90	95
Pontiac	Bonneville	14,089	73	139	102
Chevrolet	Caprice	13,963	134	149	200
Mercury	Grand Marquis	23,583	77	352	269
STATION WAGONS/PASSENGER VANS		160,731	44	75	33
Plymouth	Grand Voyager	19,184	48	23	11
Dodge	Caravan	25,509	37	44	17
Dodge	Grand Caravan	19,794	36	52	19
Ford	Aerostar	35,020	28	98	27
Plymouth	Voyager	26,193	61	58	36
Chevrolet	Astro Van	20,735	41	120	49
SPORTS & SPECIALTY		93,777	179	193	344
Lincoln	Town Car	42,504	74	338	251
Cadillac	DeVille 2D	5,233	396	92	366
Cadillac	DeVille 4D	16,245	301	141	426
Jaguar	XJ6	5,882	126	392	492
Cadillac	Brougham	8,152	372	141	526

Footnotes for Table 9:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

**This subgroup has less than 5,000 insured vehicle years of exposure

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	**All**	**6,314,990**	**100 = 9.6**	**100 = $2,081**	**100 = $20.0**
		SMALL CARS			
TWO-DOOR MODELS		**949,694**	**117**	**66**	**78**
Toyota	Tercel	46,415	56	34	19
Plymouth	Colt	10,559	79	28	22
Honda	Civic	35,871	82	40	33
Chevrolet	Sprint	19,928	62	53	33
Dodge	Shadow	23,165	47	72	34
Chevrolet	Chevette	14,057	68	53	36
Plymouth	Turismo	28,763	41	88	36
Dodge	Colt	13,373	70	52	37
Plymouth	Sundance	22,254	68	56	38
Dodge	Charger	31,407	57	73	41
Subaru	Justy	5,393	82	57	47
Mazda	323	10,699	95	52	49
Nissan	Sentra	155,594	114	46	52
Chevrolet	Spectrum	10,296	139	38	53
Toyota	Celica	57,845	62	87	54
Ford	Escort	106,098	82	69	56
Mercury	Lynx	10,295	77	79	61
Yugo	Yugo	22,916	148	41	61
Dodge	Daytona	17,261	65	116	75
Volkswagen	Fox	6,074	245	32	79
Acura	Integra	25,618	116	70	82
Nissan	200SX	22,203	67	130	87
Toyota	Corolla FX	16,573	91	98	89
Hyundai	Excel	41,094	250	36	91
Nissan	Pulsar	36,754	164	57	93
Toyota	Corolla	12,556	76	153	117
Mazda	626	13,796	110	122	134
Subaru	XT Coupe	6,938	165	89	148
Honda	Prelude	41,246	108	137	149
Volkswagen	Golf	9,862	569	35	201
Plymouth	Conquest	8,443	145	172	249
Saab	900	13,118	425	76	323
Volkswagen	Jetta	3,362	820	40	325
Volkswagen	Scirocco	4,700	683	80	545
Volkswagen	GTI	7,043	888	70	619

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (Cont'd)			
FOUR-DOOR MODELS		**923,914**	**136**	**56**	**76**
Plymouth	Horizon	90,685	29	56	16
Dodge	Omni	71,305	33	58	19
Chevrolet	Chevette	7,614	49	49	24
Ford	Escort	48,059	35	73	26
Mercury	Lynx	5,496	30	99	29
Subaru	GL 4WD	5,834	53	59	32
Chevrolet	Sprint	11,891	53	61	33
Plymouth	Sundance	25,869	68	48	33
Honda	Civic	79,980	76	51	39
Subaru	DL/GL	15,549	60	66	40
Dodge	Shadow	22,912	41	101	41
Nissan	Sentra	73,988	136	31	42
Renault	Alliance	6,002	75	66	49
Chevrolet	Nova	70,399	70	77	54
Isuzu	I-Mark	6,514	58	97	56
Chevrolet	Spectrum	25,555	178	43	77
Toyota	Corolla	63,423	88	95	84
Dodge	Colt	15,243	123	70	86
Acura	Integra	15,044	87	112	98
Plymouth	Colt	12,561	122	83	101
Volkswagen	Fox	5,995	315	33	
104Mazda	323	31,429	91	117	107
Hyundai	Excel	89,464	365	35	127
Volkswagen	Golf	13,754	474	35	164
Mazda	626	43,254	128	135	172
Saab	900	8,155	348	68	236
Volkswagen	Jetta	41,453	630	51	320
STATION WAGONS/PASSENGER VANS		**167,793**	**60**	**70**	**42**
Ford	Escort	32,827	25	47	12
Subaru	DL/GL 4WD	35,736	64	37	23
Honda	Civic	9,955	56	50	28
Mazda	323	6,636	42	69	29
Subaru	DL/GL	13,810	40	77	30
Nissan	Stanza	5,662	59	64	38
Toyota	Tercel	5,187	57	74	42
Nissan	Sentra	14,038	62	75	47
Nissan	Van	10,328	58	89	52
Toyota	Van	8,585	135	128	173

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (Cont'd)			
SPORTS & SPECIALTY		**216,596**	**199**	**148**	**294**
Ford	EXP	15,669	89	89	80
Honda	Civic CRX	43,861	200	50	99
Mazda	RX-7	36,060	97	143	139
Pontiac	Fiero	27,138	204	72	147
Nissan	300ZX 2+2	5,112	160	129	206
Nissan	300ZX	13,840	180	128	230
Porsche	924 Coupe	4,620	412	59	244
Toyota	MR2	11,736	182	194	353
Porsche	944 Coupe	8,966	372	119	443
Volkswagen	Cabriolet	9,349	659	94	618
Mercedes	560SL Conv.	7,070	187	339	634
Chevrolet	Corvette Conv.	5,087	106	718	760
Chevrolet	Corvette	12,431	176	454	798
		MIDSIZE CARS			
TWO-DOOR MODELS		**702,324**	**86**	**162**	**139**
Mercury	Topaz	7,886	68	37	25
Plymouth	Reliant	5,303	69	40	27
Ford	Tempo	38,120	36	86	31
Buick	Skyhawk	13,293	60	76	46
Honda	Accord	45,095	80	61	49
Buick	Somerset	25,896	60	82	49
Chevrolet	Celebrity	8,924	55	116	64
Oldsmobile	Cutlass Ciera	15,768	55	122	67
Chrysler	LeBaron	34,558	61	109	67
Oldsmobile	Calais	42,479	73	93	68
Pontiac	Sunbird	29,241	104	76	79
Chevrolet	Cavalier	76,356	83	99	82
Pontiac	Grand Am	93,871	76	115	88
Mercury	Cougar	56,371	50	181	90
Ford	Thunderbird	64,507	53	183	97
Pontiac	Grand Prix	9,941	120	254	305
Oldsmobile	Cutlass	46,126	159	192	306
Buick	Regal	30,993	180	287	516
Chevrolet	Monte Carlo	40,027	192	300	578
FOUR-DOOR MODELS		**1,514,095**	**62**	**85**	**53**
Plymouth	Reliant	32,076	46	28	13
Plymouth	Caravelle	17,043	30	52	16

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (Cont'd)				
Dodge	600	16,120	29	57	17
Chrysler	LeBaron	31,441	46	41	19
Ford	Taurus	112,068	53	47	25
Chevrolet	Cavalier	57,978	42	62	26
Ford	Tempo	83,071	30	86	26
Dodge	Aries	27,974	32	83	26
Buick	Skyhawk	7,455	62	45	28
Mercury	Sable	39,837	51	56	29
Mercury	Topaz	26,161	66	46	30
Dodge	Lancer	11,952	34	122	42
Buick	Century	72,374	63	66	42
Chevrolet	Celebrity	97,134	44	98	43
Buick	Skylark	16,642	45	96	44
Pontiac	Sunbird	13,306	97	46	44
Toyota	Camry	100,512	52	89	46
Oldsmobile	Cutlass Ciera	110,873	66	78	52
Chrysler	LeBaron GTS	19,569	68	82	55
Nissan	Stanza	62,226	77	72	55
Honda	Accord	188,443	75	79	59
Oldsmobile	Calais	24,160	67	96	64
Volvo	240	22,000	148	47	69
Chrysler	New Yorker	35,055	73	95	69
Pontiac	Grand Am	39,198	77	101	78
Cadillac	Cimarron	8,357	54	152	81
Pontiac	6000	46,582	122	71	86
Nissan	Maxima	128,212	57	162	92
Oldsmobile	Cutlass	16,338	97	100	97
Audi	4000	5,585	240	61	146
Mitsubishi	Galant	8,071	74	212	156
Toyota	Cressida	18,366	65	390	254
STATION WAGONS/PASSENGER VANS		**234,507**	**41**	**55**	**23**
Plymouth	Reliant	11,928	30	23	7
Dodge	Aries	10,519	24	58	14
Plymouth	Colt Vista	7,361	21	75	16
Toyota	Camry	18,399	36	51	18
Buick	Century	8,354	47	41	19
Chevrolet	Cavalier	20,619	25	77	19
Oldsmobile	Cutlass Ciera	12,771	34	63	22
Volvo	240	12,262	73	33	24
Ford	Taurus	48,976	53	48	26

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (Cont'd)			
Chevrolet	Celebrity	25,567	33	79	26
Pontiac	6000	5,451	79	37	29
Nissan	Maxima	8,907	37	80	30
Dodge	Colt Vista	9,034	41	73	30
Mercury	Sable	14,722	46	69	32
SPORTS & SPECIALTY		**452,584**	**164**	**176**	**289**
Austin Rov	Sterling 825	6,766	31	118	37
Acura	Legend 4D	22,900	60	94	56
Volvo	740/760 SW	10,488	104	78	81
Oldsmobile	Toronado	6,672	48	190	92
Lincoln	Continental	9,097	47	211	100
BMW	500 Series	9,538	93	111	103
BMW	325 4D	13,920	94	115	108
Volvo	740/760	27,785	147	73	108
Ford	Mustang	75,717	107	104	111
Audi	5000	11,884	201	58	118
Saab	9000	7,215	178	69	122
Buick	Riviera	6,738	113	126	142
Lincoln	Mark VII	9,648	76	195	149
Cadillac	Eldorado	8,960	276	60	166
Toyota	Supra	24,943	117	160	187
Mercedes	190D/E	13,079	262	79	209
Cadillac	Seville	7,629	221	96	213
Acura	Legend 2D	5,441	86	292	252
BMW	325 2D	19,632	122	210	257
Ford	Mustang Conv.	11,061	152	184	281
Chevrolet	Camaro	71,614	259	263	683
Pontiac	Firebird	48,819	300	243	727
		LARGE CARS			
TWO-DOOR MODELS		**28,401**	**70**	**167**	**117**
Buick	LeSabre	8,515	65	112	72
Oldsmobile	Delta 88	6,585	106	180	191
FOUR-DOOR MODELS		**540,237**	**78**	**120**	**94**
Dodge	Diplomat	12,826	47	80	38
Plymouth	Gran Fury	6,532	86	44	38
Ford	Crown Victoria	41,157	41	123	51

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	LARGE CARS (Cont'd)				
Chrysler	New Yorker 5th Ave	62,596	75	70	52
Buick	LeSabre	71,425	74	95	70
Pontiac	Bonneville	56,790	81	99	80
Oldsmobile	Delta 88	83,099	90	95	85
Buick	Electra	37,786	96	119	114
Oldsmobile	Ninety-Eight	39,458	95	128	122
Chevrolet	Caprice	64,629	96	134	129
Mercury	Grand Marquis	63,933	59	286	168
STATION WAGONS/PASSENGER VANS		**379,342**	**51**	**65**	**33**
Ford	Crown Victoria	7,317	11	33	4
Dodge	Caravan	82,705	39	41	16
Plymouth	Voyager	83,080	53	31	16
GMC	Safari Van	12,968	30	75	22
Chevrolet	Astro Van	57,588	33	98	33
Ford	Aerostar	95,161	63	51	33
Pontiac	Safari Wagon	5,809	70	74	52
Oldsmobile	Custom Cruiser	8,575	72	159	115
Chevrolet	Caprice	15,651	84	157	132
SPORTS & SPECIALTY		**205,498**	**208**	**121**	**252**
Lincoln	Town Car	38,810	67	205	138
Cadillac	DeVille 2D	19,077	305	67	204
Cadillac	Fleetwood/Deville	64,944	256	89	227
Mercedes	260/300 Series	23,062	223	112	250
Jaguar	XJ6	8,049	56	596	333
Mercedes	SEL/SDL Series	16,990	189	200	379
Cadillac	Brougham 4D	31,452	271	168	455

Footnotes for Table 10:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
All	**All**	**10,659,883**	**100 = 9.9**	**100 = $1,958**	**100 = $19.4**
		SMALL CARS			
TWO-DOOR MODELS		**1,371,584**	**118**	**66**	**78**
Subaru	Hatchback	13,679	50	56	28
Chevrolet	Sprint	35,812	68	44	30
Plymouth	Colt	25,344	79	39	31
Toyota	Tercel	33,751	58	53	31
Chevrolet	Chevette	28,995	66	50	33
Ford	Escort	196,724	58	57	33
Chevrolet	Spectrum	27,646	79	43	33
Plymouth	Turismo	33,439	62	55	34
Pontiac	1000	10,642	44	78	34
Mercury	Lynx	34,634	60	60	36
Honda	Civic	72,394	94	39	37
Dodge	Colt	32,455	79	49	39
Subaru	DL/GL	6,903	56	75	42
Renault	Alliance/Encore	29,411	97	46	44
Isuzu	I-Mark	6,831	90	54	48
Nissan	Sentra	83,022	94	60	57
Mazda	323	23,433	89	64	57
Toyota	Celica	113,560	61	100	61
Mitsubishi	Cordia	5,798	77	82	63
Acura	Integra	9,480	127	50	63
Nissan	Pulsar	64,985	161	41	67
Yugo	Yugo	24,834	151	44	67
Dodge	Charger	33,698	71	101	72
Mitsubishi	Mirage	13,473	157	49	76
Nissan	200SX	48,120	86	96	82
Hyundai	Excel	14,195	179	47	85
Subaru	XT Coupe 4WD	6,880	61	147	89
Chrysler	Laser	34,035	124	78	97
Subaru	XT Coupe	16,535	78	126	98
Dodge	Daytona	42,331	181	61	111
Toyota	Corolla	38,703	93	136	127
Isuzu	Impulse	11,524	98	142	139
Honda	Prelude	77,454	119	121	144
Mazda	626	25,746	116	132	154
Volkswagen	Golf	17,756	466	38	175
Saab	900	24,659	457	66	301
Volkswagen	Jetta	6,217	744	42	314
Volkswagen	Scirocco	9,245	590	64	380
Volkswagen	GTI	18,834	983	48	468

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (Cont'd)			
FOUR-DOOR MODELS		**1,305,711**	**122**	**58**	**71**
Ford	Escort	96,334	28	63	18
Plymouth	Horizon	49,219	25	83	21
Chevrolet	Chevette	27,788	39	64	25
Mercury	Lynx	18,395	32	87	28
Dodge	Omni	42,893	37	76	28
Chevrolet	Sprint	29,032	66	51	33
Honda	Civic	81,526	77	44	34
Toyota	Tercel	13,010	51	69	35
Subaru	GL 4WD	13,218	51	69	35
Pontiac	1000	7,170	34	103	35
Chevrolet	Nova	166,683	57	63	36
Renault	Alliance/Encore	36,032	68	61	41
Isuzu	I-Mark	17,583	75	59	44
Plymouth	Colt	21,454	69	67	46
Nissan	Stanza	15,038	95	51	48
Dodge	Colt	26,992	73	66	48
Subaru	DL/GL	43,321	56	93	52
Nissan	Sentra	44,527	73	74	54
Mazda	323	45,027	74	84	62
Chevrolet	Spectrum	59,651	204	32	65
Toyota	Corolla	133,922	77	93	72
Acura	Integra	9,954	103	73	75
Mitsubishi	Tredia	12,048	87	96	83
Hyundai	Excel	83,504	232	43	100
Volkswagen	Golf	31,934	312	37	116
Mazda	626	75,751	106	113	120
Saab	900	14,997	435	60	260
Volkswagen	Jetta	88,696	567	48	274
STATION WAGONS/PASSENGER VANS		**322,381**	**48**	**67**	**32**
Mercury	Lynx	9,735	25	31	8
Ford	Escort	72,109	23	68	15
Honda	Civic	19,414	62	28	17
Nissan	Stanza	44,177	55	37	21
Subaru	DL/GL 4WD	51,952	35	61	21
Toyota	Tercel 4WD	14,996	27	82	22
Toyota	Tercel	16,071	48	56	27
Subaru	DL/GL	30,440	38	76	29
Nissan	Stanza 4WD	6,547	42	73	30
Honda	Civic 4WD	7,291	69	45	31

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (Cont'd)			
Nissan	Sentra	14,278	41	80	33
Volkswagen	Vanagon	6,934	179	24	42
Toyota	Van	24,974	125	124	155
SPORTS & SPECIALTY		424,165	194	127	246
Ford	EXP	27,462	91	65	59
Honda	Civic CRX	67,665	187	48	89
Audi	4000 Quattro	4,333	248	54	133
Mazda	RX-7	54,866	107	129	138
Pontiac	Fiero	80,713	171	103	176
Alfa Romeo	Spider Conv.	4,681	348	54	189
Nissan	300ZX 2+2	15,468	112	186	208
Nissan	300ZX	46,902	184	124	228
Toyota	MR2	33,956	207	156	323
Porsche	944 Coupe	18,777	473	89	422
Chevrolet	Corvette	27,741	162	340	550
Mercedes	560SL Conv.	9,051	191	322	613
Volkswagen	Cabriolet	11,609	799	77	614
Chevrolet	Corvette Conv.	5,299	124	506	629
Porsche	911 Targa/Cabriolet	3,373	370	654	2423
		MIDSIZE CARS			
TWO-DOOR MODELS		1,492,241	85	147	126
Plymouth	Reliant	15,293	60	28	17
Mercury	Topaz	11,133	65	32	21
Dodge	Aries	13,220	45	47	21
Chrysler	LeBaron	25,237	57	47	27
Ford	Tempo	60,472	37	79	29
Dodge	600	10,927	74	42	31
Oldsmobile	Firenza	15,842	54	65	35
Honda	Accord	67,202	66	64	42
Pontiac	6000	8,139	107	41	43
Buick	Skyhawk	50,679	57	76	44
Chevrolet	Celebrity	27,188	49	94	46
Buick	Century	12,732	61	79	48
Buick	Somerset	70,900	74	71	53
Oldsmobile	Calais	81,772	65	83	54
Oldsmobile	Cutlass Ciera	39,319	87	65	57
Chevrolet	Cavalier	157,503	67	91	61
Ford	Thunderbird	150,804	50	134	67

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (Cont'd)			
Mercury	Cougar	124,557	47	160	75
Pontiac	Sunbird	54,286	70	113	79
Pontiac	Grand Am	126,937	80	117	93
Audi	GT Coupe	3,494	301	73	219
Pontiac	Grand Prix	37,202	132	190	250
Oldsmobile	Cutlass	142,479	145	193	281
Buick	Regal	83,093	154	207	318
Chevrolet	Monte Carlo	101,818	177	261	462
FOUR-DOOR MODELS		**2,706,795**	**67**	**79**	**53**
Mercury	Marquis	20,770	45	17	8
Dodge	600	22,513	35	38	13
Ford	LTD	44,032	34	47	16
Plymouth	Reliant	45,806	40	42	17
Plymouth	Caravelle	25,152	26	66	17
Dodge	Aries	39,959	26	67	17
Ford	Tempo	146,057	31	62	19
Chrysler	LeBaron	39,406	46	48	22
Chevrolet	Cavalier	136,623	38	61	23
Ford	Taurus	132,907	44	57	25
Mercury	Topaz	34,432	82	30	25
Buick	Skyhawk	21,664	58	53	31
Pontiac	Sunbird	38,041	52	65	34
Mercury	Sable	51,960	50	68	34
Volvo	240	38,673	115	30	35
Chrysler	LeBaron GTS	68,751	48	73	35
Chevrolet	Celebrity	214,524	46	80	37
Oldsmobile	Firenza	15,054	49	81	39
Dodge	Lancer	46,592	58	69	40
Buick	Century	198,408	61	75	46
Oldsmobile	Calais	52,866	61	78	48
Buick	Skylark	49,059	76	66	50
Chrysler	New Yorker	49,173	68	74	50
Honda	Accord	254,752	73	72	53
Oldsmobile	Cutlass Ciera	242,108	82	70	58
Pontiac	6000	139,366	136	57	78
Cadillac	Cimarron	23,700	63	131	82
Pontiac	Bonneville	36,217	71	117	83
Nissan	Maxima	74,113	50	167	83
Pontiac	Grand Am	76,440	81	110	89
Toyota	Camry	177,103	86	116	99

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	MIDSIZE CARS (Cont'd)				
Oldsmobile	Cutlass	53,615	84	132	110
Mitsubishi	Galant	18,589	79	194	152
Toyota	Cressida	44,313	72	217	156
Peugeot	505	9,004	438	42	185
Audi	4000	15,365	254	73	186
Volkswagen	Quantum	8,531	298	100	299
STATION WAGONS/PASSENGER VANS		**399,338**	**40**	**49**	**20**
Dodge	Colt Vista 4WD	6,954	31	36	11
Plymouth	Reliant	22,286	37	32	12
Dodge	Aries	19,473	35	37	13
Chevrolet	Cavalier	47,447	25	54	13
American	Eagle	5,773	39	36	14
Ford	LTD	10,379	26	56	14
Ford	Taurus	46,198	48	35	16
Mercury	Sable	17,955	49	38	18
Chevrolet	Celebrity	64,795	31	66	21
Volvo	240	25,778	74	29	22
Plymouth	Colt Vista	11,435	32	68	22
Buick	Skyhawk	5,151	30	74	22
Chrysler	LeBaron	5,750	40	56	22
Oldsmobile	Cutlass Ciera	29,503	49	48	23
Buick	Century	22,031	36	69	25
Plymouth	Colt Vista 4WD	6,043	36	73	26
Pontiac	6000	14,962	88	30	27
Nissan	Maxima	6,579	28	104	29
Dodge	Colt Vista	13,372	29	111	32
SPORTS & SPECIALTY		**868,125**	**181**	**160**	**290**
Acura	Legend	18,652	61	92	56
Volvo	740/760 SW	16,015	107	55	59
Chrysler	LeBaron Conv.	18,462	96	73	70
Lincoln	Continental	15,059	46	171	79
Dodge	600 Conv.	13,784	84	96	81
Oldsmobile	Toronado	11,378	54	163	87
Ford	Mustang	173,585	98	96	94
Mercury	Capri	12,819	101	100	101
Volvo	740/760	40,906	180	58	105
Merkur	XR4Ti	9,973	127	85	107
Buick	Riviera	15,289	103	118	122
Cadillac	Seville	13,325	174	79	137

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (Cont'd)			
Ford	Mustang Conv.	20,830	133	105	140
BMW	500 Series	19,386	108	132	142
Saab	9000	8,595	219	66	144
Toyota	Supra	20,522	114	135	155
Lincoln	Mark VII	16,874	68	242	164
Audi	5000	43,561	253	68	174
BMW	325e 2D	31,681	141	138	195
BMW	325e 4D	20,782	117	178	208
Cadillac	Eldorado	16,715	246	98	240
Mercedes	190D/E	19,733	286	93	265
Toyota	Celica Supra	5,938	205	243	498
Pontiac	Firebird	98,792	292	207	606
Chevrolet	Camaro	168,474	295	230	678
		LARGE CARS			
TWO-DOOR MODELS		81,513	79	110	87
Ford	Crown Victoria	6,175	61	72	44
Buick	LeSabre	19,300	63	88	55
Oldsmobile	Delta 88	31,840	87	108	93
Oldsmobile	Ninety-Eight	5,467	78	136	107
Chevrolet	Caprice	9,112	118	105	123
Mercury	Grand Marquis	5,237	44	315	140
FOUR-DOOR MODELS		824,209	90	103	93
Plymouth	Gran Fury	6,040	48	17	8
Dodge	Diplomat	10,510	58	59	35
Ford	Crown Victoria	59,338	40	98	39
Chrysler	New Yorker 5th Ave	72,447	85	73	63
Buick	LeSabre	61,451	79	87	69
Oldsmobile	Delta 88	168,500	88	87	76
Pontiac	Parisienne	53,256	90	93	83
Buick	Electra	92,502	109	94	102
Oldsmobile	Ninety-Eight	96,790	107	110	117
Chevrolet	Caprice	123,892	126	104	131
Mercury	Grand Marquis	79,470	50	269	133
STATION WAGONS/PASSENGER VANS		523,293	52	61	32
Plymouth	Voyager	108,790	48	26	13
GMC	Safari Van	17,305	34	54	18
Dodge	Caravan	110,946	43	48	21

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (Cont'd)			
Mercury	Grand Marquis	7,429	37	65	24
Ford	Crown Victoria	14,238	31	84	26
Ford	Aerostar	107,411	48	59	28
Chevrolet	Astro Van	83,073	36	86	31
Pontiac	Parisienne	10,750	65	80	52
Oldsmobile	Custom Cruiser	17,119	78	82	65
Buick	LeSabre	6,071	65	125	81
Chevrolet	Caprice	30,752	119	77	91
Buick	Electra	7,538	115	120	137
SPORTS & SPECIALTY		340,522	179	120	215
Lincoln	Town Car	87,455	68	131	89
Mercedes	300E	21,243	180	98	176
Cadillac	DeVille 4D	113,247	228	92	210
Jaguar	XJ6	15,147	103	245	252
Mercedes	SEL/SDL Series	21,966	215	134	287
Cadillac	DeVille 2D	35,629	241	121	291
Cadillac	Brougham 4D	38,940	250	170	426

Footnotes for Table 11:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS-- VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**56,409**	**122**	**122**	**149**
Ford	E-150 Econoline (1/2-3/4T)	13,445	185	85	158
Chevrolet	Astro Cargo Van	9,264	82	216	177
Chevrolet	Chevy Van (3/4T)	10,561	158	186	292
		PICKUPS			
SMALL PICKUPS		**238,539**	**109**	**80**	**87**
Jeep	Comanche	5,490	67	53	36
Dodge	Dakota (1/2T)	12,858	67	57	38
Ford	Ranger Super Cab 4x4	7,667	58	82	48
Ford	Ranger Super Cab	13,364	68	77	53
Ford	Ranger	39,240	71	85	61
Dodge	D150 (1/2T)	7,249	116	56	64
Nissan	Standard Bed	7,911	157	47	74
Dodge	Ram50	5,158	115	68	78
Toyota	Standard Bed	16,226	150	57	85
Chevrolet	S10	30,950	87	102	88
GMC	S15	6,156	113	87	97
Mazda	Standard Bed	12,736	167	66	110
Ford	Ranger 4x4	7,415	82	146	121
Mitsubishi	Standard Bed	6,499	178	80	143
Toyota	Standard Bed 4x4	13,145	217	93	202
Toyota	Xtra Cab 4x4	5,198	194	106	205
STANDARD PICKUPS		**215,548**	**103**	**99**	**102**
Ford	F-250 (3/4T) 4x4	8,003	68	74	50
Chevrolet	20 Series (3/4T) 4x4	7,270	53	113	60
Ford	F-150 (1/2-3/4T)	35,037	89	77	68
Dodge	Dakota (1/2T) 4x4	5,646	62	129	81
GMC	1500 Series (1/2T) 4x4	5,940	68	127	86
GMC	1500 Series (1/2T)	13,790	93	101	94
Ford	F-150 (1/2-3/4T) 4x4	19,824	67	152	101
Chevrolet	20 Series (3/4T)	5,445	109	94	102
Chevrolet	10 Series (1/2T)	49,541	105	104	109
Chevrolet	10 Series (1/2T) 4x4	21,614	72	155	112
Ford	F-250 Super Cab	3,035	311	38	119
Ford	F-250 (3/4T)	5,212	114	107	122
Ford	F-150 Super Cab	7,853	228	78	177

TABLE 12 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1988 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**59,647**	**290**	**62**	**179**
Ford	Bronco II	8,778	77	73	56
Ford	Bronco II 4x4	22,410	60	101	61
Suzuki	Samurai	14,295	875	39	338
Jeep	Wrangler	9,031	304	128	388
INTERMEDIATE UTILITY VEHICLES		**113,393**	**136**	**205**	**278**
Chevrolet	S10 Blazer	8,963	86	144	123
Isuzu	Trooper II 4x4	7,319	136	108	147
GMC	T15 Jimmy 4x4	5,118	99	250	247
Chevrolet	T10 Blazer 4x4	19,519	141	200	283
Ford	Bronco	11,354	84	344	289
Jeep	Cherokee 4x4	30,442	196	189	371
LARGE UTILITY VEHICLES		**14,175**	**131**	**351**	**459**
Chevrolet	Suburban (1/2T)	5,023	126	334	420

Footnotes for Table 12:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

TABLE 13
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		191,854	123	106	130
Ford	E-150 Club Wagon (1/2-3/4T)	5,256	91	47	43
Dodge	B150 Cargo Van	6,807	91	79	72
Chevrolet	Astro Cargo Van	22,100	65	131	85
Ford	Aerostar Cargo Van	5,923	80	116	92
GMC	Vandura (3/4T)	9,211	146	75	109
Dodge	B250 Cargo Van	20,453	151	81	123
Ford	E-150 Econoline (1/2-3/4T)	43,896	159	88	141
Toyota	Cargo Van	10,603	128	116	148
Chevrolet	Chevy Van (3/4T)	34,078	148	174	258
		PICKUPS			
SMALL PICKUPS		764,060	103	74	76
Dodge	Dakota (1/2T)	50,944	45	65	29
Dodge	Ram50 Long Bed	10,066	60	61	36
Ford	Ranger Super Cab	26,574	63	58	37
Dodge	Ram50	21,723	82	48	40
Ford	Ranger Super Cab 4x4	17,941	77	61	47
Ford	Ranger	82,051	64	77	49
Nissan	Standard Bed	58,875	112	45	50
Chevrolet	S10	76,850	77	72	56
Dodge	D150 (1/2T)	24,775	111	54	59
Jeep	Comanche	10,901	123	48	60
Dodge	Ram50 4x4	6,370	73	83	60
Nissan	King Cab	13,016	123	51	63
Isuzu	Standard Bed	13,481	107	60	63
Mazda	Long Bed	14,269	103	67	69
GMC	S15	16,476	71	100	71
Mazda	Standard Bed	57,732	125	59	74
Mazda	Cab Plus	32,489	111	68	75
Nissan	Standard Bed 4x4	5,855	111	73	82
Chevrolet	T10 4x4	21,107	75	118	88
Ford	Ranger 4x4	23,854	69	140	97
Toyota	Standard Bed	55,001	163	68	110
Mitsubishi	Standard Bed	15,510	144	78	112
Nissan	King Cab 4x4	7,428	128	88	113
Toyota	Xtra Cab Long Bed	9,744	196	76	149
Toyota	Long Bed (1/2T)	10,757	136	118	160
Toyota	Standard Bed 4x4	33,760	199	97	193
Toyota	Xtra Cab 4x4	16,988	188	136	256

TABLE 13 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS (Cont'd)			
STANDARD PICKUPS		**318,280**	**142**	**191**	**271**
Dodge	Dakota (1/2T) 4x4	13,894	60	55	33
Dodge	W150 (1/2T) 4x4	9,256	82	97	79
Ford	F-150 (1/2-3/4T)	69,200	87	91	79
Ford	F-150 (1/2-3/4T) 4x4	32,997	64	144	92
Ford	F-250 (3/4T) 4x4	12,740	76	136	104
Ford	F-250 (3/4T)	10,013	97	110	107
Ford	F-150 Super Cab	14,344	223	75	168
Chevrolet	El Camino	6,607	107	204	218
Ford	F-250 Super Cab	5,743	233	110	257
Chevrolet	20 Series (3/4T)	5,824	117	228	266
Chevrolet	20 Series (3/4T) 4x4	6,843	109	322	351
Chevrolet	10 Series (1/2T) 4x4	25,224	170	272	463
GMC	1500 Series (1/2T)	12,707	216	219	472
GMC	1500 Series (1/2T) 4x4	6,170	160	317	507
Toyota	4Runner	20,042	239	217	517
Chevrolet	10 Series (1/2T)	50,112	247	252	621
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**156,778**	**242**	**57**	**138**
Dodge	Raider	13,349	79	65	51
Ford	Bronco II 4x4	52,540	62	97	60
Ford	Bronco II	15,138	55	124	68
Mitsubishi	Montero	7,027	104	71	74
Suzuki	Samurai Van	9,317	207	50	104
Suzuki	Samurai	35,048	751	35	266
Jeep	Wrangler	24,356	254	109	276
INTERMEDIATE UTILITY VEHICLES		**285,618**	**107**	**157**	**168**
Isuzu	Trooper II 4x4	15,017	94	61	57
Dodge	Ramcharger 4x4	7,259	82	80	66
GMC	S15 Jimmy	6,443	52	128	67
Chevrolet	S10 Blazer	30,630	72	124	89
Jeep	Grand Wagoneer	6,856	41	217	90
Jeep	Cherokee	7,440	99	116	115
Jeep	Wagoneer	7,093	97	154	150
Chevrolet	T10 Blazer 4x4	63,314	92	177	163
GMC	T15 Jimmy 4x4	14,328	99	169	168

TABLE 13 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1987 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES (Cont'd)			
Jeep	Cherokee 4x4	53,949	148	114	169
Dodge	Ramcharger	5,778	145	128	186
Ford	Bronco	20,650	92	217	199
Nissan	Pathfinder	22,823	139	144	200
Chevrolet	K10 Blazer (1/2T)	14,697	139	311	433
LARGE UTILITY VEHICLES		**33,432**	**118**	**255**	**300**
Chevrolet	Suburban (1/2T) 4x4	6,505	95	149	141
Chevrolet	Suburban (1/2T)	12,746	175	264	461

Footnotes for Table 13:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

TABLE 14
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**347,435**	**112**	**112**	**125**
Dodge	B150 (1/2T)	8,371	46	11	5
Dodge	Minivan	5,835	73	41	30
Ford	E-150 Club Wagon (1/2-3/4T)	9,642	79	46	36
Dodge	B250 (3/4T)	9,381	55	92	51
Chevrolet	Astro Cargo Van	31,955	59	97	57
Chevrolet	Chevy Van (1/2T)	9,250	57	118	67
Dodge	B150 Cargo Van	10,936	83	91	75
Ford	Aerostar Cargo Van	21,967	64	133	85
GMC	Safari Cargo Van	7,168	53	173	91
Ford	E-250 Econoline (3/4T)	5,314	93	105	98
Dodge	B250 Cargo Van	28,769	121	89	108
Ford	E-150 Econoline (1/2-3/4T)	77,660	135	90	121
Toyota	Cargo Van	25,618	145	89	129
GMC	Vandura (3/4T)	16,249	140	140	196
Chevrolet	Sportvan (3/4T)	11,702	98	226	220
Chevrolet	Chevy Van (3/4T)	58,709	151	158	238
		PICKUPS			
SMALL PICKUPS		**1,198,184**	**97**	**76**	**74**
Isuzu	Standard Bed	42,157	57	62	35
GMC	S15	20,032	63	57	36
Dodge	Ram50	51,788	62	62	38
Ford	Ranger	127,531	55	70	39
Isuzu	Long Bed	10,159	57	73	42
Isuzu	Long Cab (1/2T)	7,198	60	72	43
Mazda	Cab Plus	29,543	83	55	46
Jeep	Comanche Long Bed	16,581	87	54	47
Chevrolet	S10	101,863	63	78	49
Ford	Ranger Super Cab	41,377	65	75	49
Nissan	Long Bed	9,119	88	56	49
Dodge	Ram50 4x4	13,044	72	69	49
Mitsubishi	Standard Bed	21,288	98	51	50
Nissan	Standard Bed	76,855	99	50	50
Mazda	Standard Bed	94,593	98	59	58
Nissan	Standard Bed 4x4	11,430	101	59	59
Nissan	King Cab	31,100	109	55	60
Dodge	D150 (1/2T)	46,415	108	57	62
Ford	Ranger Super Cab 4x4	20,415	76	83	63

TABLE 14 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		PICKUPS (Cont'd)			
Mazda	Long Bed	36,158	89	72	64
Chevrolet	T10 4x4	27,541	70	112	78
Ford	Ranger 4x4	38,984	70	115	80
Toyota	Long Bed (1/2T)	29,177	129	65	84
Toyota	Xtra Cab Long Bed	22,455	126	68	86
Toyota	Standard Bed	93,418	138	63	87
GMC	T15 4x4	6,339	97	103	101
Jeep	Comanche Long Bed 4x4	17,200	92	118	108
Nissan	King Cab 4x4	24,709	120	99	119
Toyota	Xtra Cab	9,860	167	102	170
Toyota	Standard Bed 4x4	59,917	202	89	179
Toyota	Long Bed (1/2T) 4x4	12,017	177	142	251
Toyota	Xtra Cab 4x4	32,127	210	133	279
STANDARD PICKUPS		**726,503**	**143**	**163**	**233**
Dodge	D250 (3/4T)	5,739	84	74	62
Ford	F-150 Super Cab 4x4	5,313	97	67	65
Ford	F-150 (1/2-3/4T)	178,574	95	88	83
Ford	F-250 (3/4T)	28,799	71	118	84
Ford	F-250 (3/4T) 4x4	35,678	71	119	85
Ford	F-150 (1/2-3/4T) 4x4	73,135	70	129	90
Ford	F-250 Super Cab 4x4	11,815	83	114	94
Dodge	W150 (1/2T) 4x4	16,664	96	111	107
Chevrolet	El Camino	14,497	115	134	153
Ford	F-150 Super Cab	31,664	267	67	178
GMC	2500 Series (3/4T)	5,068	115	160	183
GMC	2500 Series (3/4T) 4x4	5,082	90	266	241
Ford	F-250 Super Cab	15,493	148	169	249
Toyota	4Runner	25,488	201	129	259
Chevrolet	20 Series (3/4T) 4x4	15,886	103	291	299
Chevrolet	20 Series (3/4T)	16,525	139	237	329
GMC	1500 Series (1/2T) 4x4	12,431	129	268	347
GMC	1500 Series (1/2T)	33,636	229	163	374
Chevrolet	10 Series (1/2T) 4x4	52,506	171	263	450
Chevrolet	10 Series (1/2T)	133,902	234	208	486
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**154,813**	**161**	**67**	**108**
Suzuki	Samurai Van	5,507	179	32	57
Ford	Bronco II 4x4	103,585	63	107	68

TABLE 14 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	UTILITY VEHICLES (Cont'd)				
Jeep	CJ-7	23,042	282	78	219
Suzuki	Samurai	18,238	652	37	238
INTERMEDIATE UTILITY VEHICLES		**440,987**	**103**	**140**	**144**
Isuzu	Trooper II 4x4	59,667	100	47	47
Jeep	Cherokee	13,012	102	72	74
Chevrolet	S10 Blazer	37,251	60	131	78
GMC	S15 Jimmy	8,469	66	124	82
Dodge	Ramcharger	5,545	107	103	110
Dodge	Ramcharger 4x4	7,482	98	115	113
Jeep	Cherokee 4x4	91,949	137	89	123
Jeep	Grand Wagoneer	11,716	69	186	127
Chevrolet	T10 Blazer 4x4	83,215	79	169	133
Ford	Bronco	47,767	89	152	135
Jeep	Wagoneer	10,803	106	131	139
GMC	T15 Jimmy 4x4	18,099	92	188	173
GMC	Jimmy (1/2T)	6,581	112	287	322
Chevrolet	K10 Blazer (1/2T)	29,785	132	291	384
Toyota	4Runner Wagon	7,830	248	275	681
LARGE UTILITY VEHICLES		**57,566**	**105**	**233**	**243**
Chevrolet	Suburban (1/2T) 4x4	10,788	87	158	137
Chevrolet	Suburban (3/4T)	6,844	69	280	193
GMC	Suburban (1/2T)	6,633	110	284	312
Chevrolet	Suburban (1/2T)	23,023	133	250	333

Footnotes for Table 14:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5%	50%
>$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Appendix A-1
1986-88 Vehicle Series Designations
Passenger Cars

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Acura	Integra	2Dr, 4Dr	S	S	S
	Legend*	2Dr[3], 4Dr	M	M	M
Alfa Romeo	GTV6*	2Dr	S		
	Milano	4Dr	S	S	
	Spider*	Conv	S	S	S
American	Eagle	4Dr[6], SW	M	M	M
Aston Martin*	Lagonda	4Dr	L	L	L
	Saloon	2Dr	M	M	M
	Vantage	2Dr	M	M	M
	Volante	Conv	M	M	M
Audi	80	4Dr			M
	80 Quattro*	4Dr		M	
	90*	4Dr		M	
	90 Quattro*	4Dr		M	
	4000	4Dr	M		M
	4000 Quattro*	4Dr	S	S	
	5000*	4Dr, SW	M	M	M
	5000 Quattro*	4Dr, SW	M	M	M
	GT Coupe	2Dr	M	M	
Austin Rover*	Sterling 825	4Dr		M	M
Avanti*	Avanti	2Dr, Conv[3]	M	M	M
Bentley*	Continental	Conv		L	L
	Corniche	Conv	L		
	Eight	4Dr		L	L
	Mulsanne	4Dr	L	L	L
	Mulsanne-L	4Dr	L	L	

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
BMW*	325e	Dr, 4Dr	M	M	M
	325i	2Dr, 4Dr, Conv		M	M
	325IX-4WD	2Dr, 4Dr			M
	524TD	4Dr	M	M	
	528e	4Dr	M	M	M
	535i	4Dr	M	M	M
	635CSi/L6	2Dr	M	M	M
	735i	4Dr	L	L	L
	750IL	4Dr			L
	L7	4Dr	L	L	
	M3	2Dr			M
	M5	4Dr			M
	M6	2Dr		M	M
Buick	Century	2Dr, 4Dr, SW	M	M	M
	Electra	2Dr[6], 4Dr, SW	L	L	L
	LeSabre	2Dr, 4Dr, SW	L	L	L
	Reatta*	2Dr			S
	Regal	2Dr	M	M	M
	Riviera*	2Dr	M	M	M
	Skyhawk	2Dr, 4Dr, SW	M	M	M
	Skylark	2Dr[3], 4Dr	M	M	M
	Somerset	2Dr	M	M	
Cadillac	Allante*	Conv		S	S
	Brougham*	4Dr	L	L	L
	Cimarron	4Dr	M	M	M
	DeVille*	2Dr, 4Dr	L	L	L
	Eldorado*	2Dr	M	M	M
	Fleetwood 60 Special*	4Dr		L	L
	Fleetwood d'Elegance*	4Dr		L	L
	Fleetwood Limo*	4Dr	L	L	
	Seville*	4Dr	M	M	M
Chevrolet	Astro Van	PV	L	L	L
	Beretta	2Dr		M	M
	Camaro*	2Dr, Conv[3]	M	M	M
	Caprice	2Dr, 4Dr, SW	L	L	L
	Cavalier	2Dr, 4Dr, SW, Conv*	M	M	M
	Celebrity	2Dr, 4Dr, SW	M	M	M
	Chevette	2Dr, 4Dr	S	S	
	Corisca	4Dr		M	M
	Corvette*	2Dr, Conv	S	S	S
	Monte Carlo	2Dr	M	M	M
	Nova	4Dr	S	S	S
	Spectrum	2Dr, 4Dr	S	S	S
	Sprint	2Dr, 4Dr	S	S	S

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Chrysler	Daytona	2Dr		S	S
	Dynasty	4Dr			M
	Laser	2Dr	S		
	LeBaron	2Dr, 4Dr, SW,Conv*	M	M	M
	LeBaron GTS	4Dr	M	M	M
	Limousine*	4Dr	L		
	New Yorker (C-Body)	4Dr			M
	New Yorker (E-Body)	4Dr	M	M	M
	New Yorker 5th Ave.	4Dr	L	L	L
	Newport	4Dr	L	L	L
Chrysler/ Plymouth/ Mitsubishi	Colt	2Dr, 4Dr, SW[1]	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW	M	M	M
	Conquest	2Dr	S	S	S
Daihatsu	Charade	2Dr			S
Dodge	600	2Dr[4], 4Dr, Conv[4*]	M	M	M
	Aries	2Dr, 4Dr, SW	M	M	M
	Caravan	PV	L	L	L
	Charger	2Dr	S	S	
	Daytona	2Dr	S	S	S
	Diplomat	4Dr	L	L	L
	Dynasty	4Dr			M
	Grand Caravan	PV			L
	Lancer	4Dr	M	M	M
	Omni	4Dr	S	S	S
	Shadow	2Dr, 4Dr		S	S
	Shelby	2Dr	S	S	
Dodge/ Mitsubishi	Colt	2Dr, 4Dr, SW[1]	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW	M	M	M
	Conquest	2Dr	S		
Ferrari*	328 GTB/GTS	2Dr, Conv	S	S	S
	Mondial	2Dr, Conv	M	M	M
	Testarossa	2Dr	M	M	M
Fiat*	X 1/9	2Dr	S	S	S

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Ford	Aerostar	PV	L	L	L
	Crown Victoria	2Dr*, 4Dr, SW	L	L	L
	Escort	2Dr, 4Dr, SW	S	S	S
	Escort 88 1/2	2Dr, 4Dr, SW			S
	EXP*	2Dr	S	S	S
	Festiva	2Dr			S
	LTD	4Dr, SW	M		
	Mustang*	2Dr, Conv	M	M	M
	Taurus	4Dr, SW	M	M	M
	Tempo	2Dr, 4Dr	M	M	M
	Tempo-4WD	2Dr, 4Dr		M	M
	Thunderbird	2Dr	M	M	M
GMC	Safari Van	PV	L	L	L
Honda	Accord	2Dr, 4Dr	M	M	M
	Civic	2Dr, 4Dr, SW	S	S	S
	Civic CRX*	2Dr	S	S	S
	Civic-4WD	SW	S	S	S
	Prelude	2Dr	S	S	M
Hyundai	Excel	2Dr, 4Dr	S	S	S
Isuzu	I-Mark	2Dr, 4Dr	S	S	S
	Impulse	2Dr	S	S	S
Jaguar*	XJ6	4Dr	L	L	L
	XJ-S	2Dr	M	M	M
	XJ-SC	2Dr	M	M	M
Lincoln*	Continental	4Dr	M	M	M
	Mark VII	2Dr	M	M	M
	Town Car	4Dr	L	L	L
Lotus*	Esprit Turbo	2Dr	S	S	S
Maserati*	425	4Dr	M	M	M
	Biturbo	2Dr	S	S	S
	Quattroporte	4Dr	L		
	Spyder	Conv	S	S	S

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Mazda	323	2Dr, 4Dr, SW[3]	S	S	S
	323-4WD	2Dr			S
	626	4DR	S	S	M
	626/MX-6	2Dr	S	S	S
	929	4Dr			M
	GLC	SW	S		
	RX-7*	2Dr, Conv[1]	S	S	S
Mercedes-Benz*	190D, E	4Dr	M	M	M
	260E	4Dr		L	L
	300CE	2Dr			M
	300D	4Dr		L	
	300E	4Dr	L	L	L
	300SDL	4Dr	L	L	
	300SE	4Dr			L
	300SEL	4Dr			L
	300TE	SW			L
	300TD	SW		L	
	420SEL	4Dr	L	L	L
	560SEC	2Dr	L	L	L
	560SEL	4Dr	L	L	L
	560SL	Conv	S	S	S
Mercury	Capri*	2Dr	M		
	Cougar	2Dr	M	M	M
	Grand Marquis	2Dr[6], 4Dr, SW	L	L	L
	Lynx	2Dr, 4Dr, SW	S	S	
	Marquis	4Dr, SW	M		
	Sable	4Dr, SW	M	M	M
	Topaz	2Dr, 4Dr	M	M	M
	Tracer	2Dr, 4Dr, SW[1]		S	S
Merkur*	Scorpio	4Dr		M	M
	XR4Ti	2Dr	M	M	M
Mitsubishi	Cordia	2Dr	S	S	S
	Galant	4Dr	M	M	
	Mirage	2Dr, 4Dr[3], SW[1]	S	S	S
	Sigma	4Dr			M
	Starion	2Dr	S	S	S
	Tredia	4Dr	S	S	S
	Wagon	SW		S	S

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Nissan	200SX	2Dr	S	S	S
	300ZX*	2Dr	S	S	S
	300ZX 2+2*	2Dr	S	S	S
	Maxima	4Dr, SW	M	M	M
	Pulsar	2Dr	S	S	S
	Sentra	2Dr, 4Dr, SW	S	S	S
	Sentra-4WD	SW		S	S
	Stanza	4Dr	S	M	M
	Stanza	SW	S	S	S
	Stanza-4WD	SW	S	S	S
	Van	SW		S	S
Oldsmobile	Calais	2Dr, 4Dr	M	M	M
	Custom Cruiser	SW	L	L	L
	Cutlass Ciera	2Dr, 4Dr, SW	M	M	M
	Cutlass Supreme-FWD	2Dr			M
	Cutlass Supreme-RWD	2Dr, 4Dr[6]	M	M	M
	Delta 88	2Dr, 4Dr	L	L	L
	Firenza	2Dr, 4Dr, SW	M	M	M
	Ninety-Eight	2Dr[6], 4Dr	L	L	L
	Toronado*	2Dr	M	M	M
Panther*	Kallista	Conv.			M
Peugeot	505	4Dr	M	M	M
	505	SW	L	L	L
Plymouth	Caravelle	4Dr	M	M	M
	Gran Fury	4Dr	L	L	L
	Grand Voyager	PV			L
	Horizon	4Dr	S	S	S
	Reliant	2Dr, 4Dr, SW	M	M	M
	Sundance	2Dr, 4Dr		S	S
	Turismo	2Dr	S	S	
	Voyager	PV	L	L	L
Pontiac	1000	2Dr, 4Dr	S	S	
	6000	2Dr, 4Dr, SW	M	M	M
	Bonneville	4Dr	M	L	L
	Fiero*	2Dr	S	S	S
	Firebird*	2Dr	M	M	M
	Firefly	2Dr	S	S	S
	Grand Am	2Dr, 4Dr	M	M	M
	Grand Prix	2Dr	M	M	M
	LeMans	2Dr, 4Dr			S
	Parisienne/Safari	4Dr[4], SW	L	L	L
	Sunbird	2Dr, 4Dr, SW, Conv*	M	M	M

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Porsche*	911 Coupe	2Dr, Conv	S	S	S
	924 Coupe	2Dr		S	S
	928 Coupe	2Dr	S	S	S
	944 Coupe	2Dr	S	S	S
Renault	Alliance	2Dr, 4Dr, Conv*	S	S	
	Encore	2Dr, 4Dr	S		
	GTA	2Dr, Conv*		S	
	Sportwagon	SW	S		
Renault/Eagle	Medallion	4Dr, SW			M
	Premier	4Dr			M
Rolls Royce*	Camargue	2Dr	L	L	
	Corniche	Conv	L	L	L
	Silver Spirit	4Dr	L	L	L
	Silver Spur	4Dr	L	L	L
Saab	900	2Dr, 4Dr, Conv*	S	S	S
	9000*	4Dr	M	M	M
Subaru	DL/GL	2Dr, 4Dr, SW	S	S	S
	DL/GL-4WD	2Dr, 4Dr, SW	S	S	S
	Hatchback	2Dr	S	S	S
	Hatchback-4WD	2Dr	S	S	S
	Justy	2Dr		S	S
	Justy-4WD	2Dr			S
	XT Coupe	2Dr	S	S	S
	XT Coupe-4WD	2Dr	S	S	S
	XT Coupe DL*	2Dr	S	S	S
Suzuki	Forsa	2Dr, 4Dr			S
Toyota	Camry	4Dr, SW[3]	M	M	M
	Camry-4WD	4Dr			M
	Celica	2Dr, Conv[3]*	S	S	S
	Celica-4WD	2Dr			S
	Celica Supra*	2Dr	M		
	Corolla	2Dr, 4Dr, SW[1]	S	S	S
	Corolla-4WD	SW			S
	Corolla FX	2Dr		S	S
	Cressida	4Dr, SW[6]	M	M	M
	MR2*	2Dr	S	S	S
	Supra*	2Dr	M	M	M

Make	Series Name	Body Style	Vehicle Size Class 1986	1987	1988
Toyota (cont'd)	Tercel	2Dr, 4Dr, SW[6]	S	S	S
	Tercel-4WD	SW	S	S	S
	Van	PV	S	S	S
	Van-4WD	PV		S	S
TVR*	280i	2Dr, Conv	S	S	S
Volkswagen	Cabriolet*	Conv	S	S	S
	Fox	2Dr, 4Dr, SW		S	S
	Golf	2Dr, 4Dr	S	S	S
	GTI	2Dr	S	S	S
	Jetta	2Dr, 4Dr	S	S	S
	Quantum	4Dr, SW	M	M	M
	Quantum-4WD	SW	M	M	M
	Scirocco	2Dr	S	S	S
	Vanagon	PV	S	S	S
Volvo	240	4Dr, SW	M	M	M
	740*/760*	4Dr, SW	M	M	M
	780*	2Dr, 4Dr, SW		M	M
Yugo	Yugo	2Dr	S	S	S

Appendix A-1 - Notes

Size Class:

S (Small) -- wheelbase (after rounding to nearest inch) less than 100.
M (Midsize) -- wheelbase (after rounding to nearest inch) in the range 100-109.
L (Large) -- wheelbase (after rounding to nearest inch) greater than 109.

Body Style Abbreviations:

2Dr -- Two-door
4Dr -- Four-door
Conv -- Convertible
PV -- Passenger Van
SW -- Station Wagon

[1] 1988 models only
[2] 1987 models only
[3] 1987 and 1988 models only
[4] 1986 models only
[5] 1986 and 1988 models only
[6] 1986 and 1987 models only

* These cars are classified as sports or specialty models.

Appendix A-2
1986-88 Vehicle Series Designations
Vans, Pickups, and Utility Vehicles

Make	Series Name	Vehicle Type	Size Class	Model Years
Chevrolet	Astro Cargo Van	Van		86-88
	Chevyvan (1/2 T)	Van		86-88
	Chevyvan (3/4 T)	Van		86-88
	Sportvan (1/2 T)	Van		86-88
	Sportvan (3/4 T)	Van		86-88
	S10	Pickup	Small	86-88
	S10 Extended Cab	Pickup	Small	87-88
	El Camino	Pickup	Standard	86-87
	10 Series (1/2 T)	Pickup	Standard	86-88
	20 Series (3/4 T)	Pickup	Standard	86-88
	20 Series Crew Cab (3/4 T)	Pickup	Standard	86-88
	K10 Blazer (1/2 T)	Util. Veh.	Intermediate	86-88
	S10 Blazer	Util. Veh.	Intermediate	86-88
	Suburban (1/2 T)	Util. Veh.	Large	86-88
	Suburban (3/4 T)	Util. Veh.	Large	86-88
Dodge	B150 (1/2 T)	Van		86-88
	B150 Cargo Van	Van		86-88
	B250 (3/4 T)	Van		86-88
	B250 Cargo Van	Van		86-88
	Mini-Ram/Royal	Van		86-88
	Ram 50/D50	Pickup	Small	86-88
	Ram 50 Long Bed	Pickup	Small	87-88
	Dakota	Pickup	Standard	87-88
	D150/W150 (1/2 T)	Pickup	Standard	86-88
	D250/W250 (3/4 T)	Pickup	Standard	86-88
	Raider	Util. Veh.	Small	87-88
	AD150/AW150 (1/2 T)	Util. Veh.	Intermediate	86-88
Ford	Aerostar Cargo Van	Van		86-88
	E-150 Club Wagon (1/2-3/4 T)	Van		86-88

Make	Series Name	Vehicle Type	Size Class	Model Years
Ford (cont'd)	E-150 Econoline Cargo Van(1/2-3/4 T)	Van		86-88
	E-250 Club Wagon (3/4 T)	Van		86-88
	E-250 Econoline Cargo Van (3/4 T)	Van		86-88
	Ranger	Pickup	Small	86-88
	Ranger Super Cab	Pickup	Small	86-88
	F-150 (1/2-3/4 T)	Pickup	Standard	86-88
	F-150 Super Cab	Pickup	Standard	86-88
	F-250 (3/4 T)	Pickup	Standard	86-88
	F-250 Super Cab	Pickup	Standard	86-88
	Bronco II	Util. Veh.	Small	86-88
	Bronco	Util. Veh.	Intermediate	86-88
GMC	Rally Wagon (1/2 T)	Van		86-88
	Rally Wagon (3/4 T)	Van		86-88
	Safari Cargo Van	Van		86-88
	Vandura (1/2 T)	Van		86-88
	Vandura (3/4 T)	Van		86-88
	S15	Pickup	Small	86-88
	S15 Extended Cab	Pickup	Small	86-88
	Caballero	Pickup	Standard	86-87
	1500 Series (1/2 T)	Pickup	Standard	86-88
	2500 Series (3/4 T)	Pickup	Standard	86-88
	2500 Series Crew Cab (3/4 T)	Pickup	Standard	86-88
	Jimmy (1/2 T)	Util. Veh.	Intermediate	86-88
	S15 Jimmy	Util. Veh.	Intermediate	86-88
	Suburban (1/2 T)	Util. Veh.	Large	86-88
	Suburban (3/4 T)	Util. Veh.	Large	86-88
Isuzu	Long Bed	Pickup	Small	86-88
	Long Cab	Pickup	Small	86-88
	Standard Bed	Pickup	Small	86-88
	Trooper II 4x4	Util. Veh.	Intermediate	86-88

Make	Series Name	Vehicle Type	Size Class	Model Years
Jeep	Comanche	Pickup	Small	87-88
	Comanche Long Bed	Pickup	Small	86-88
	J10 Long Bed	Pickup	Standard	86-88
	J20 Long Bed	Pickup	Standard	86-88
	CJ-7	Util. Veh.	Small	86
	Wrangler	Util. Veh.	Small	87-88
	Cherokee	Util. Veh.	Intermediate	86-88
	Grand Wagoneer	Util. Veh.	Intermediate	86-88
	Wagoneer	Util. Veh.	Intermediate	86-88
Mazda	Cab Plus	Pickup	Small	86-88
	Long Bed	Pickup	Small	86-88
	Standard Bed	Pickup	Small	86-88
Mitsubishi	Cargo Van	Van		87-88
	Extended Cab	Pickup	Small	88
	Long Bed	Pickup	Small	87-88
	Standard Bed	Pickup	Small	86-88
	Montero	Util. Veh.	Small	86-88
Nissan	King Cab	Pickup	Small	86-88
	Long Bed	Pickup	Small	86-88
	Standard Bed	Pickup	Small	86-88
	Pathfinder	Util. Veh.	Intermediate	87-88
Range Rover	Range Rover	Util. Veh.	Intermediate	87-88
Subaru	Brat	Pickup	Small	86-87
Suzuki	Samurai	Util. Veh.	Small	86-88
	Samurai Van	Util. Veh.	Small	86-88

Make	Series Name	Vehicle Type	Size Class	model Years
Toyota	Cargo Van	Van		86-88
	Long Bed (1/2 T)	Pickup	Small	86-88
	Standard Bed	Pickup	Small	86-88
	Xtra Cab	Pickup	Small	86-88
	Xtra Cab Long Bed	Pickup	Small	86-88
	4Runner	Pickup	Standard	86-88
	4Runner Wagon	Util. Veh.	Intermediate	86-88
	Land Cruiser	Util. Veh.	Intermediate	86-88
Volkswagen	Vanagon Camper	Van		86-88

Appendix B Definitions

Average Loss Payment per Claim - The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

Average Loss Payment per Insured Vehicle Year - For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicles, the product of Claim Frequency and Average Loss payment per Claim, expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency - The number of claims for a group of vehicles, divided by the exposure for that group.

Deductible Amount - That portion of the theft loss borne by the policyholder.

Exposure - The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment - That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group - The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful *(see Youthful Operator)*.

Rated Driver - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages - The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications - There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** - There are four major body style groupings of passenger vehicles -- regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small - Vehicles with wheelbases less than or equal to 99 inches.

   Midsize - Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large - Vehicles with wheelbases greater than 109 inches.

2. **Vans** - Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo access door and rear door. The cargo area is not separated from the passenger area - both are enclosed under the same roof.

3. **Pickups** - Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight -- small pickups (less than 3,500 pounds) and standard pickups (3,500 pounds or more).

4. **Utility Vehicles** - Vehicles built on a heavy-duty chassis capable of off road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase - small utility vehicles (less than 100 inches), intermediate utility vehicle (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) - A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series - A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

HLDI Publications

The Highway Loss Data Institute has published annual reports on automobile insurance losses since 1973. The most recent publications are listed below.

R88-2 *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1988 Models During Their First Year, 1987 Models During their First Two years, 1986 Models During Their First Three Years,* December 1988.

I87-1 *Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1985-1987 Models,* September 1988.

T87-1 *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1987 Models During Their First Year, 1986 Models During Their First Two Years, 1985 Models During Their First Three Years,* April 1988.

Reports on special topics of interest using the HLDI data base are also published; a selection of special reports from recent years is listed.

A-5 *Autombile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-9 *Automobile Insurance Losses, Collision Coverage; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-11 *Automobile Insurance Losses, Collision Coverage; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverage; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverage; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverage; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* May 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverage; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverage; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981, and 1982 Models,* April 1984.

A-22 *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

A-23 *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

A-24 *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models,* October 1985.

A-25 *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

A-26 *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models,* May 1986.

A-27 *A Preliminary Evaluation of New York and New Jersey Insurance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models.* May 1986.

A-28 *Insurance Injury Loss Experience in Eight States with Seat Belt Laws, 1983-86 Models,* July 1988.

A-29 *Insurance Losses Based on Garaging Location, 1985-87 Models,* June 1988.

A-30 *Automobile Insurance Losses, A Comparison of California and National Results,* May 1988.